

EXHIBIT A

Brian Hauger

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Allianz Life Prot[®] Advantage Fixed Index Universal Life Insurance Policy
 Sonia Hauger, Female, 44, Preferred Plus Nontobacco
 Initial death benefit: \$113,746, Initial annual planned premium: \$2,400



Supplemental illustration: Policy snapshot

This is a supplemental illustration (that must be accompanied by the full product illustration) meant to summarize your assumptions, policy values, and index allocation choices. Refer to the illustration ledger of guaranteed values within the full product illustration for your policy's guaranteed elements and other important information.

POLICY DESIGN ASSUMPTION



Insured: Sonia Hauger
 Female, 44, Preferred Plus Nontobacco
Initial death benefit: \$113,746

LOAN SOLVE METHOD

Annual distributions, Years 22 - Maturity; 100% indexed loans; the indexed loan portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5%) plus 0.50%.

INTEREST RATE ASSUMPTIONS

For purposes of comparing, and to illustrate how the product could react to varying interest rates, the chart below shows values calculating for the current illustrated rate, along with two additional rates. All current interest rate assumptions are not guaranteed.



Premium
Initial planned premium
\$2,400.00 (years 1 - 21)
Total planned premium
paid \$50,400.00



Income-tax-free death benefit

Interest rate	6.10%	5.00%	4.00%
Initial death benefit	\$113,746	\$113,746	\$113,746
Net death benefit (age 65)	\$113,746	\$113,746	\$113,746
Net death benefit (age 100)	\$50,653	\$40,316	\$53,010

Cash value accumulation at age 65

Potential cash value	\$72,254	\$63,808	\$54,519
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Tax-free policy loans¹

Annual policy loans	\$4,896	\$3,776	\$1,796
Total policy loans	\$269,280	\$207,680	\$98,780

¹ Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for details.

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Agent Information: Meredith Bruce

Issued in: GA Date: 07/12/2023

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T: \$2,450.89

UA: \$113,746.00

Illustration ID: A01127361

Allianz Life Prot[®] Advantage Fixed Index Universal Life Insurance Policy
 Sonia Hauger, Female, 44, Preferred Plus Nontobacco
 Initial death benefit: \$113,746, Initial annual planned premium: \$2,400



Supplemental illustration: Current scenario

Age	End of policy year	Premium outlay	Net distributions	Total charges	Current scenario		
					Accumulation value	Cash value	Death benefit
45	1	\$2,400.00	\$0	\$968	\$1,494	\$0	\$113,746
46	2	\$2,400.00	\$0	\$989	\$3,087	\$0	\$113,746
47	3	\$2,400.00	\$0	\$1,014	\$4,784	\$478	\$113,746
48	4	\$2,400.00	\$0	\$1,040	\$6,591	\$2,392	\$113,746
49	5	\$2,400.00	\$0	\$1,058	\$8,524	\$4,433	\$113,746
		\$12,000.00	\$0				
50	6	\$2,400.00	\$0	\$1,077	\$10,593	\$6,608	\$113,746
51	7	\$2,400.00	\$0	\$1,100	\$12,807	\$8,928	\$113,746
52	8	\$2,400.00	\$0	\$1,122	\$15,175	\$11,944	\$113,746
53	9	\$2,400.00	\$0	\$1,146	\$17,710	\$15,125	\$113,746
54	10	\$2,400.00	\$0	\$1,076	\$20,523	\$18,583	\$113,746
		\$24,000.00	\$0				
55	11	\$2,400.00	\$0	\$1,103	\$23,535	\$22,243	\$113,746
56	12	\$2,400.00	\$0	\$1,130	\$26,762	\$26,116	\$113,746
57	13	\$2,400.00	\$0	\$1,159	\$30,220	\$30,220	\$113,746
58	14	\$2,400.00	\$0	\$1,187	\$33,928	\$33,928	\$113,746
59	15	\$2,400.00	\$0	\$1,218	\$37,903	\$37,903	\$113,746
		\$36,000.00	\$0				
60	16	\$2,400.00	\$0	\$724	\$42,715	\$42,715	\$113,746
61	17	\$2,400.00	\$0	\$779	\$47,858	\$47,858	\$113,746
62	18	\$2,400.00	\$0	\$837	\$53,356	\$53,356	\$113,746
63	19	\$2,400.00	\$0	\$898	\$59,235	\$59,235	\$113,746
64	20	\$2,400.00	\$0	\$961	\$65,524	\$65,524	\$113,746
		\$48,000.00	\$0				
65	21	\$2,400.00	\$0	\$1,025	\$72,254	\$72,254	\$113,746
66	22	\$0.00	\$4,896	\$985	\$76,983	\$71,842	\$108,605
67	23	\$0.00	\$4,896	\$1,034	\$81,957	\$71,419	\$103,207
68	24	\$0.00	\$4,896	\$1,082	\$87,194	\$70,988	\$97,540
69	25	\$0.00	\$4,896	\$1,127	\$92,714	\$70,556	\$91,589
		\$50,400.00	\$19,584				

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 Sonia Hauger, Female, 44, Preferred Plus Nontobacco
 Initial death benefit: \$113,746, Initial annual planned premium: \$2,400



Supplemental illustration: Current scenario continued

Age	End of policy year	Premium outlay	Net distributions	Total charges	Current scenario		
					Accumulation value	Cash value	Death benefit
70	26	\$0.00	\$4,896	\$1,166	\$98,539	\$70,133	\$85,899
71	27	\$0.00	\$4,896	\$1,194	\$104,701	\$69,734	\$85,439
72	28	\$0.00	\$4,896	\$1,250	\$111,195	\$69,339	\$83,794
73	29	\$0.00	\$4,896	\$1,314	\$118,033	\$68,943	\$81,926
74	30	\$0.00	\$4,896	\$1,377	\$125,237	\$68,551	\$79,822
		\$50,400.00	\$44,064				
75	31	\$0.00	\$4,896	\$1,439	\$132,831	\$68,171	\$77,469
76	32	\$0.00	\$4,896	\$1,499	\$140,846	\$67,812	\$74,854
77	33	\$0.00	\$4,896	\$1,594	\$149,269	\$67,443	\$74,906
78	34	\$0.00	\$4,896	\$1,696	\$158,121	\$67,062	\$74,968
79	35	\$0.00	\$4,896	\$1,806	\$167,420	\$66,668	\$75,039
		\$50,400.00	\$68,544				
80	36	\$0.00	\$4,896	\$1,923	\$177,188	\$66,257	\$75,116
81	37	\$0.00	\$4,896	\$2,051	\$187,442	\$65,824	\$75,196
82	38	\$0.00	\$4,896	\$2,197	\$198,195	\$65,355	\$75,264
83	39	\$0.00	\$4,896	\$2,357	\$209,463	\$64,840	\$75,314
84	40	\$0.00	\$4,896	\$2,533	\$221,264	\$64,269	\$75,332
		\$50,400.00	\$93,024				
85	41	\$0.00	\$4,896	\$2,726	\$233,610	\$63,625	\$75,305
86	42	\$0.00	\$4,896	\$2,941	\$246,514	\$62,889	\$75,214
87	43	\$0.00	\$4,896	\$3,170	\$259,996	\$62,048	\$75,048
88	44	\$0.00	\$4,896	\$3,421	\$274,067	\$61,081	\$74,785
89	45	\$0.00	\$4,896	\$3,712	\$288,722	\$59,946	\$74,382
		\$50,400.00	\$117,504				
90	46	\$0.00	\$4,896	\$4,036	\$303,961	\$58,606	\$73,804
91	47	\$0.00	\$4,896	\$4,397	\$319,780	\$57,016	\$73,005
92	48	\$0.00	\$4,896	\$4,493	\$336,487	\$55,444	\$68,904
93	49	\$0.00	\$4,896	\$4,528	\$354,206	\$53,970	\$64,596
94	50	\$0.00	\$4,896	\$4,475	\$373,092	\$52,704	\$60,166
		\$50,400.00	\$141,984				

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 Sonia Hauger, Female, 44, Preferred Plus Nontobacco
 Initial death benefit: \$113,746, Initial annual planned premium: \$2,400



Supplemental illustration: Current scenario

continued

Age	End of policy year	Premium outlay	Net distributions	Total charges	Current scenario		
					Accumulation value	Cash value	Death benefit
95	51	\$0.00	\$4,896	\$4,310	\$393,343	\$51,794	\$55,727
96	52	\$0.00	\$4,896	\$4,005	\$415,197	\$51,429	\$51,429
97	53	\$0.00	\$4,896	\$4,223	\$438,221	\$51,124	\$51,124
98	54	\$0.00	\$4,896	\$4,452	\$462,479	\$50,887	\$50,887
99	55	\$0.00	\$4,896	\$4,693	\$488,039	\$50,726	\$50,726
		\$50,400.00	\$166,464				
100	56	\$0.00	\$4,896	\$4,948	\$514,971	\$50,653	\$50,653
101	57	\$0.00	\$4,896	\$5,216	\$543,352	\$50,677	\$50,677
102	58	\$0.00	\$4,896	\$5,498	\$573,261	\$50,811	\$50,811
103	59	\$0.00	\$4,896	\$5,796	\$604,782	\$51,069	\$51,069
104	60	\$0.00	\$4,896	\$6,110	\$638,003	\$51,464	\$51,464
		\$50,400.00	\$190,944				
105	61	\$0.00	\$4,896	\$6,440	\$673,019	\$52,012	\$52,012
106	62	\$0.00	\$4,896	\$6,789	\$709,929	\$52,730	\$52,730
107	63	\$0.00	\$4,896	\$7,156	\$748,837	\$53,638	\$53,638
108	64	\$0.00	\$4,896	\$7,544	\$789,854	\$54,754	\$54,754
109	65	\$0.00	\$4,896	\$7,952	\$833,097	\$56,101	\$56,101
		\$50,400.00	\$215,424				
110	66	\$0.00	\$4,896	\$8,382	\$878,690	\$57,703	\$57,703
111	67	\$0.00	\$4,896	\$8,836	\$926,763	\$59,586	\$59,586
112	68	\$0.00	\$4,896	\$9,315	\$977,455	\$61,778	\$61,778
113	69	\$0.00	\$4,896	\$9,819	\$1,030,911	\$64,310	\$64,310
114	70	\$0.00	\$4,896	\$10,352	\$1,087,286	\$67,214	\$67,214
		\$50,400.00	\$239,904				
115	71	\$0.00	\$4,896	\$10,913	\$1,146,743	\$70,527	\$70,527
116	72	\$0.00	\$4,896	\$11,505	\$1,209,456	\$74,288	\$74,288
117	73	\$0.00	\$4,896	\$12,129	\$1,275,606	\$78,539	\$78,539
118	74	\$0.00	\$4,896	\$12,787	\$1,345,386	\$83,325	\$83,325
119	75	\$0.00	\$4,896	\$13,482	\$1,419,001	\$88,697	\$88,697
		\$50,400.00	\$264,384				
120	76	\$0.00	\$4,896	\$14,215	\$1,496,668	\$94,707	\$94,707
		\$50,400.00	\$269,280				

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T: \$2,450.89

UA: \$113,746.00

Illustration ID: A01127361

Qualified Account Analysis

Prepared for: Sonia Hauger
Prepared on: 07/12/2023
Prepared by: Meredith Bruce

Economic Assumptions



The values below are based on what we believe are reasonable forward-looking assumptions, as well as your risk tolerance and preferences. These assumptions are hypothetical and are not intended to predict future market conditions or your individual experience.

Initial Contribution Amount	\$3,158
Assumed Age Income Begins ¹	66
Assumed Tax Liability	24% years 1-2 31.5% years 3-end
Annual Pre-Tax Earnings <small>Based on a 80/20 split of equities and fixed income, with equities earning 6% fixed income earning 3.5%</small>	5.5%
Assumed Account Expenses	1.5%
Assumed Age of Death ²	101

¹ The IRS requires qualified account holders to begin receiving required minimum distributions (RMDs) at age 72. If your chosen age to receive income occurs after age 72, this report will show RMDs coming out prior to the income date indicated above.

² Age of death based on your projection preferences.

Potential Taxes



The values below show the potential total taxes paid based on the current market assumptions on the previous page, including:

- You save in a qualified account
- You retire at age 66
- You live to age 101
- You take \$5,922 in distributions from the account annually ¹
- You are taxed on distributions as you access them, and taxed on remaining account value (if any) at death

Potential taxes deferred
while saving

\$22,485

Potential taxes incurred
while spending

\$65,285

¹ Required Minimum Distributions, or RMDs, must be distributed from qualified accounts beginning at age 72, according to IRS guidelines. Amount distributed annually should not be less than the RMD for that year.

² Contributions to a Roth IRA are subject to strict limitations by the IRS. Please consult a tax professional about your situation.

These materials are for informational purposes only and are not intended to provide tax, accounting or investment advice. Be sure to consult qualified professionals about your individual situation.

This hypothetical example does not consider every product or feature of tax-deferred accounts or Roth accounts and is for illustrative purposes only. It should not be deemed a representation of past or future results, and is no guarantee of return or future performance. Your tax bracket may be lower or higher in retirement, unlike this hypothetical example.

RMD calculation data gathered from RMD calculation software at StonewoodFinancial.com and is hypothetical only. Your actual RMDs are determined by a variety of factors.

Alternate Qualified Account Analysis

Number of years income amount will last

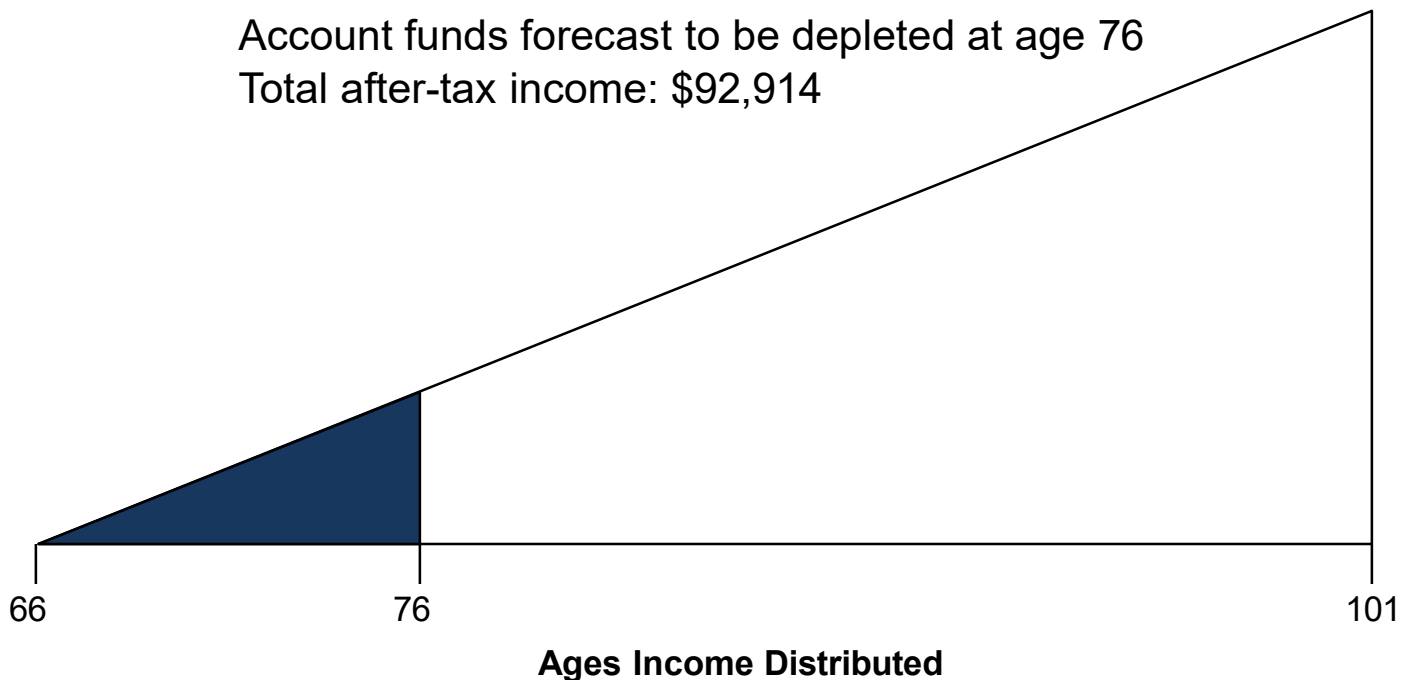


Based on the assumptions from page 3 of this report, below are potential values from your qualified account.

The information shows the number of years you could withdraw the projected amount of \$13,937 pre-tax, which translates to the potential after-tax income below.

Total Contributions	Total Account Value When Income Begins ¹	Potential Annual After-Tax Income
\$72,885	\$114,944	\$9,547

Account funds forecast to be depleted at age 76
Total after-tax income: \$92,914



¹ The IRS requires qualified account holders to begin receiving required minimum distributions (RMDs) at age 72. If your chosen age to receive income occurs after age 72, this report will show RMDs coming out prior to the income date indicated above. This hypothetical example assumes that the values shown will be consistent in all years. This is not likely, and actual results may be more or less favorable than shown. This report and its assumptions are not intended to predict future performance or your individual experience.

Qualified Account Analysis

Income for account to last until age 101



Based on the assumptions from page 3 of this report, below are potential values from your qualified account. The income shown represents the **largest annual withdrawal (after taxes) the account can support**, assuming you access the same amount of funds every year starting at your assumed retirement age (66) and lasting to when you are no longer living, in this case assumed to be age 101.

The potential distribution amount (pre-tax) is \$5,922, which translates to the potential after-tax income below.

Total Contributions	Total Account Value When Income Begins ¹	Potential Annual After-Tax Income
\$72,885	\$114,944	\$4,056

Total after-tax income through age 101
(including after-tax value of remaining account balance, if any)
\$141,968



¹ The IRS requires qualified account holders to begin receiving required minimum distributions (RMDs) at age 72. If your chosen age to receive income occurs after age 72, this report will show RMDs coming out prior to the income date indicated above. This hypothetical example assumes that the values shown will be consistent in all years. This is not likely, and actual results may be more or less favorable than shown. This report and its assumptions are not intended to predict future performance or your individual experience.

Allianz Life Pro[®] Advantage Fixed Index Universal Life Insurance Policy
 Brian Hauger, Male, 53, Preferred Plus Nontobacco
 Initial death benefit: \$250,000, Initial annual planned premium: \$15,000



Supplemental illustration: Policy snapshot

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POLICY DESIGN ASSUMPTION



Insured: Brian Hauger
 Male, 53, Preferred Plus Nontobacco
Initial death benefit: \$250,000

LOAN SOLVE METHOD

Annual distributions, Years 13 - Maturity; 100% indexed loans; the indexed loan portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5%) plus 0.50%.

INTEREST RATE ASSUMPTIONS

For purposes of comparing, and to illustrate how the product could react to varying interest rates, the chart below shows values calculating for the current illustrated rate, along with two additional rates. All current interest rate assumptions are not guaranteed.



Premium
Initial planned premium
\$15,000.00 (years 1 - 12)
Total planned premium
paid \$180,000.00



Income-tax-free death benefit

Interest rate	6.10%	5.00%	4.00%
Initial death benefit	\$250,000	\$250,000	\$250,000
Net death benefit (age 65)	\$452,210	\$438,795	\$422,861
Net death benefit (age 100)	\$137,427	\$116,262	\$173,383

Cash value accumulation at age 65

Potential cash value	\$200,500	\$187,085	\$171,151
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Tax-free policy loans¹

Annual policy loans	\$13,439	\$11,084	\$5,974
Total policy loans	\$739,145	\$609,620	\$328,570

¹ Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for details.

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T: \$9,565.25

UA: \$250,000.00

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Allianz Life Prot[®] Advantage Fixed Index Universal Life Insurance Policy
 Brian Hauger, Male, 53, Preferred Plus Nontobacco
 Initial death benefit: \$250,000, Initial annual planned premium: \$15,000



Supplemental illustration: Current scenario

Age	End of policy year	Premium outlay	Net distributions	Total charges	Current scenario		
					Accumulation value	Cash value	Death benefit
54	1	\$15,000.00	\$0	\$4,037	\$11,444	\$0	\$261,444
55	2	\$15,000.00	\$0	\$4,209	\$23,632	\$11,470	\$273,632
56	3	\$15,000.00	\$0	\$4,400	\$36,606	\$24,826	\$286,606
57	4	\$15,000.00	\$0	\$4,608	\$50,412	\$39,014	\$300,412
58	5	\$15,000.00	\$0	\$4,785	\$65,148	\$54,128	\$315,148
		\$75,000.00	\$0				
59	6	\$15,000.00	\$0	\$4,975	\$80,877	\$70,234	\$330,877
60	7	\$15,000.00	\$0	\$5,177	\$97,665	\$87,395	\$347,665
61	8	\$15,000.00	\$0	\$5,389	\$115,589	\$107,031	\$365,589
62	9	\$15,000.00	\$0	\$5,619	\$134,721	\$127,876	\$384,721
63	10	\$15,000.00	\$0	\$5,267	\$155,765	\$150,630	\$405,765
		\$150,000.00	\$0				
64	11	\$15,000.00	\$0	\$5,536	\$178,230	\$174,808	\$428,230
65	12	\$15,000.00	\$0	\$5,824	\$202,210	\$200,500	\$452,210
66	13	\$0.00	\$13,439	\$4,280	\$213,858	\$199,747	\$242,519
67	14	\$0.00	\$13,439	\$4,349	\$226,141	\$197,213	\$240,180
68	15	\$0.00	\$13,439	\$4,481	\$239,033	\$194,548	\$237,574
		\$180,000.00	\$40,317				
69	16	\$0.00	\$13,439	\$2,758	\$254,507	\$193,687	\$236,953
70	17	\$0.00	\$13,439	\$2,955	\$270,754	\$192,783	\$236,103
71	18	\$0.00	\$13,439	\$3,160	\$287,816	\$191,834	\$235,007
72	19	\$0.00	\$13,439	\$3,344	\$305,766	\$190,874	\$230,624
73	20	\$0.00	\$13,439	\$3,525	\$324,663	\$189,916	\$225,629
		\$180,000.00	\$107,512				
74	21	\$0.00	\$13,439	\$3,701	\$344,574	\$188,979	\$219,991
75	22	\$0.00	\$13,439	\$3,867	\$365,575	\$188,089	\$213,679
76	23	\$0.00	\$13,439	\$4,020	\$387,749	\$187,278	\$206,666
77	24	\$0.00	\$13,439	\$4,295	\$411,048	\$186,442	\$206,995
78	25	\$0.00	\$13,439	\$4,588	\$435,522	\$185,575	\$207,351
		\$180,000.00	\$174,707				

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 Initial death benefit: \$250,000, Initial annual planned premium: \$15,000



Supplemental illustration: Current scenario continued

Age	End of policy year	Premium outlay	Net distributions	Total charges	Current scenario		
					Accumulation value	Cash value	Death benefit
79	26	\$0.00	\$13,439	\$4,904	\$461,223	\$184,668	\$207,729
80	27	\$0.00	\$13,439	\$5,231	\$488,219	\$183,725	\$208,136
81	28	\$0.00	\$13,439	\$5,588	\$516,560	\$182,730	\$208,558
82	29	\$0.00	\$13,439	\$6,003	\$546,271	\$181,638	\$208,952
83	30	\$0.00	\$13,439	\$6,456	\$577,397	\$180,423	\$209,293
		\$180,000.00	\$241,902				
84	31	\$0.00	\$13,439	\$6,964	\$609,973	\$179,039	\$209,538
85	32	\$0.00	\$13,439	\$7,536	\$644,020	\$177,428	\$209,629
86	33	\$0.00	\$13,439	\$8,182	\$679,552	\$175,520	\$209,497
87	34	\$0.00	\$13,439	\$8,891	\$716,594	\$173,249	\$209,079
88	35	\$0.00	\$13,439	\$9,698	\$755,135	\$170,512	\$208,268
		\$180,000.00	\$309,097				
89	36	\$0.00	\$13,439	\$10,643	\$795,118	\$167,153	\$206,909
90	37	\$0.00	\$13,439	\$11,723	\$836,485	\$163,011	\$204,835
91	38	\$0.00	\$13,439	\$12,971	\$879,138	\$157,878	\$201,835
92	39	\$0.00	\$13,439	\$13,300	\$924,100	\$152,666	\$189,630
93	40	\$0.00	\$13,439	\$13,363	\$971,797	\$147,681	\$176,835
		\$180,000.00	\$376,292				
94	41	\$0.00	\$13,439	\$13,048	\$1,022,803	\$143,370	\$163,826
95	42	\$0.00	\$13,439	\$12,226	\$1,077,870	\$140,354	\$151,133
96	43	\$0.00	\$13,439	\$10,819	\$1,137,892	\$139,390	\$139,390
97	44	\$0.00	\$13,439	\$11,417	\$1,201,129	\$138,591	\$138,591
98	45	\$0.00	\$13,439	\$12,046	\$1,267,755	\$137,980	\$137,980
		\$180,000.00	\$443,487				
99	46	\$0.00	\$13,439	\$12,709	\$1,337,958	\$137,582	\$137,582
100	47	\$0.00	\$13,439	\$13,408	\$1,411,932	\$137,427	\$137,427
101	48	\$0.00	\$13,439	\$14,144	\$1,489,885	\$137,543	\$137,543
102	49	\$0.00	\$13,439	\$14,920	\$1,572,035	\$137,965	\$137,965
103	50	\$0.00	\$13,439	\$15,738	\$1,658,613	\$138,729	\$138,729
		\$180,000.00	\$510,682				

This supplemental illustration is valid only when accompanied by a full product illustration.

This supplemental illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the nonguaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

Agent Information: Meredith Bruce

Issued in: GA Date: 07/11/2023

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T: \$9,565.25

UA: \$250,000.00

Illustration ID: A01125276

Allianz Life Prot[®] Advantage Fixed Index Universal Life Insurance Policy
 Brian Hauger, Male, 53, Preferred Plus Nontobacco
 Initial death benefit: \$250,000, Initial annual planned premium: \$15,000



Supplemental illustration: Current scenario continued

					Current scenario		
Age	End of policy year	Premium outlay	Net distributions	Total charges	Accumulation value	Cash value	Death benefit
104	51	\$0.00	\$13,439	\$16,600	\$1,749,864	\$139,874	\$139,874
105	52	\$0.00	\$13,439	\$17,508	\$1,846,044	\$141,445	\$141,445
106	53	\$0.00	\$13,439	\$18,466	\$1,947,427	\$143,487	\$143,487
107	54	\$0.00	\$13,439	\$19,475	\$2,054,300	\$146,052	\$146,052
108	55	\$0.00	\$13,439	\$20,539	\$2,166,968	\$149,196	\$149,196
		\$180,000.00	\$577,877				
109	56	\$0.00	\$13,439	\$21,660	\$2,285,752	\$152,980	\$152,980
110	57	\$0.00	\$13,439	\$22,843	\$2,410,991	\$157,470	\$157,470
111	58	\$0.00	\$13,439	\$24,089	\$2,543,045	\$162,737	\$162,737
112	59	\$0.00	\$13,439	\$25,404	\$2,682,293	\$168,859	\$168,859
113	60	\$0.00	\$13,439	\$26,790	\$2,829,138	\$175,921	\$175,921
		\$180,000.00	\$645,072				
114	61	\$0.00	\$13,439	\$28,252	\$2,984,002	\$184,013	\$184,013
115	62	\$0.00	\$13,439	\$29,793	\$3,147,335	\$193,236	\$193,236
116	63	\$0.00	\$13,439	\$31,419	\$3,319,612	\$203,697	\$203,697
117	64	\$0.00	\$13,439	\$33,134	\$3,501,335	\$215,513	\$215,513
118	65	\$0.00	\$13,439	\$34,943	\$3,693,033	\$228,810	\$228,810
		\$180,000.00	\$712,267				
119	66	\$0.00	\$13,439	\$36,851	\$3,895,270	\$243,724	\$243,724
120	67	\$0.00	\$13,439	\$38,864	\$4,108,637	\$260,403	\$260,403
		\$180,000.00	\$739,145				

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Agent Information: Meredith Bruce

Issued in: GA Date: 07/11/2023

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T: \$9,565.25

UA: \$250,000.00

Illustration ID: A01125276

Qualified Account Analysis

Prepared for: Brian Hauger
Prepared on: 07/12/2023
Prepared by: Meredith Bruce

Economic Assumptions



The values below are based on what we believe are reasonable forward-looking assumptions, as well as your risk tolerance and preferences. These assumptions are hypothetical and are not intended to predict future market conditions or your individual experience.

Initial Contribution Amount	\$19,737
Assumed Age Income Begins ¹	65
Assumed Tax Liability	24% years 1-2 31.5% years 3-end
Annual Pre-Tax Earnings <small>Based on a 80/20 split of equities and fixed income, with equities earning 6% fixed income earning 3.5%</small>	5.5%
Assumed Account Expenses	1.5%
Assumed Age of Death ²	100

¹ The IRS requires qualified account holders to begin receiving required minimum distributions (RMDs) at age 72. If your chosen age to receive income occurs after age 72, this report will show RMDs coming out prior to the income date indicated above.

² Age of death based on your projection preferences.

Potential Taxes



The values below show the potential total taxes paid based on the current market assumptions on the previous page, including:

- You save in a qualified account
- You retire at age 65
- You live to age 100
- You take \$17,279 in distributions from the account annually ¹
- You are taxed on distributions as you access them, and taxed on remaining account value (if any) at death

Potential taxes deferred
while saving

\$78,452

Potential taxes incurred
while spending

\$190,502

¹ Required Minimum Distributions, or RMDs, must be distributed from qualified accounts beginning at age 72, according to IRS guidelines. Amount distributed annually should not be less than the RMD for that year.

² Contributions to a Roth IRA are subject to strict limitations by the IRS. Please consult a tax professional about your situation.

These materials are for informational purposes only and are not intended to provide tax, accounting or investment advice. Be sure to consult qualified professionals about your individual situation.

This hypothetical example does not consider every product or feature of tax-deferred accounts or Roth accounts and is for illustrative purposes only. It should not be deemed a representation of past or future results, and is no guarantee of return or future performance. Your tax bracket may be lower or higher in retirement, unlike this hypothetical example.

RMD calculation data gathered from RMD calculation software at StonewoodFinancial.com and is hypothetical only. Your actual RMDs are determined by a variety of factors.

Alternate Qualified Account Analysis

Number of years income amount will last

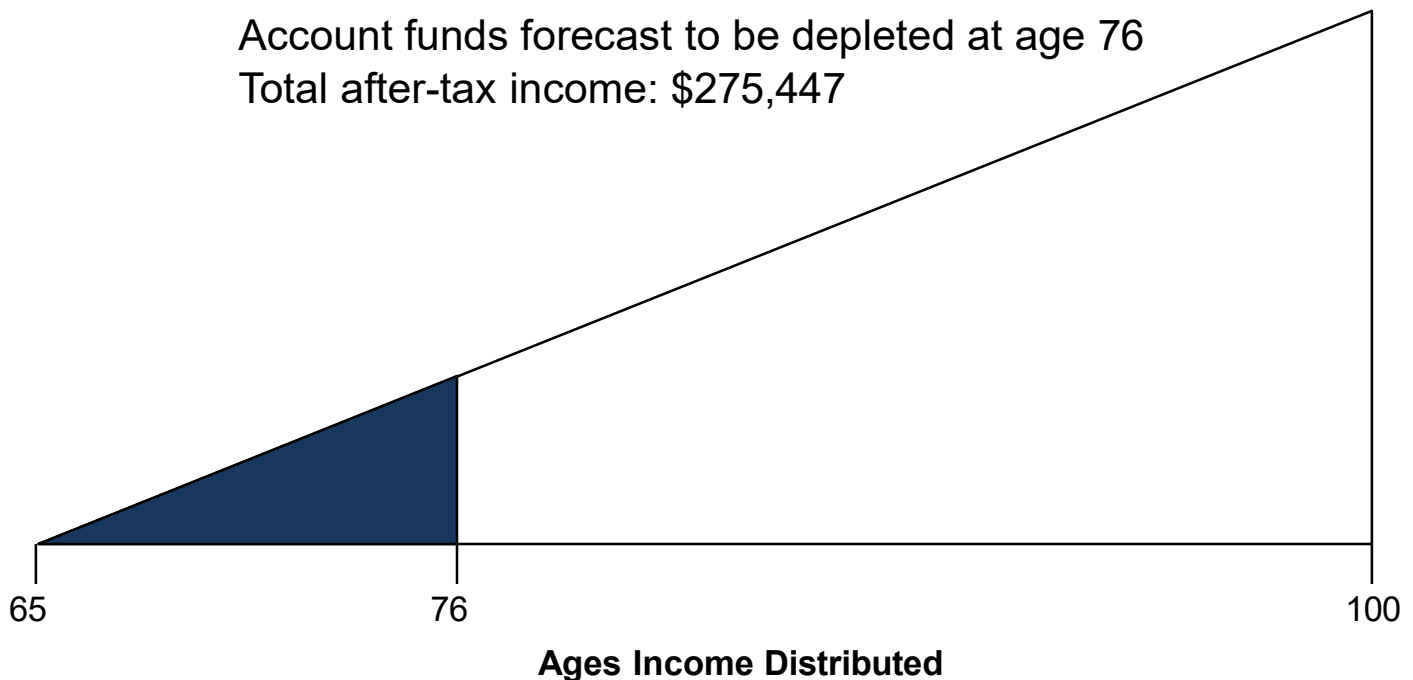


Based on the assumptions from page 3 of this report, below are potential values from your qualified account.

The information shows the number of years you could withdraw the projected amount of \$37,956 pre-tax, which translates to the potential after-tax income below.

Total Contributions	Total Account Value When Income Begins ¹	Potential Annual After-Tax Income
\$258,452	\$335,407	\$26,000

Account funds forecast to be depleted at age 76
Total after-tax income: \$275,447



¹ The IRS requires qualified account holders to begin receiving required minimum distributions (RMDs) at age 72. If your chosen age to receive income occurs after age 72, this report will show RMDs coming out prior to the income date indicated above. This hypothetical example assumes that the values shown will be consistent in all years. This is not likely, and actual results may be more or less favorable than shown. This report and its assumptions are not intended to predict future performance or your individual experience.

Qualified Account Analysis

Income for account to last until age 100



Based on the assumptions from page 3 of this report, below are potential values from your qualified account. The income shown represents the **largest annual withdrawal (after taxes) the account can support**, assuming you access the same amount of funds every year starting at your assumed retirement age (65) and lasting to when you are no longer living, in this case assumed to be age 100.

The potential distribution amount (pre-tax) is \$17,279, which translates to the potential after-tax income below.

Total Contributions	Total Account Value When Income Begins ¹	Potential Annual After-Tax Income
\$258,452	\$335,407	\$11,836

Total after-tax income through age 100
(including after-tax value of remaining account balance, if any)
\$414,265



¹ The IRS requires qualified account holders to begin receiving required minimum distributions (RMDs) at age 72. If your chosen age to receive income occurs after age 72, this report will show RMDs coming out prior to the income date indicated above. This hypothetical example assumes that the values shown will be consistent in all years. This is not likely, and actual results may be more or less favorable than shown. This report and its assumptions are not intended to predict future performance or your individual experience.

401K VS IUL

Out of Money in 11 yrs

Taxable

Probate

100% Market Risk

Age Restrictions

Penalties to Access

No Asset Protection

Taxable to Heirs

No Life Insurance

No LTC Solution

LIFETIME Income

Non Taxable

No Probate

0% Market Risk

No Age Restrictions

No Penalties

100% Protected

Tax Free to Heirs

\$363,746 Life Ins

Living Benefits

Save \$154,850 in
taxes

REAL Program #1

IRA	45,000
MF's	87,000
Cash	25,000

	157,000

REAL Program #2

Roth IRA	15,000
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Investment Date	Investment	Quarterly 10%	Miscellaneous Distributions	IUL-Annuity Distribution	Tax Distribution
7/15/2023	\$157,000	\$15,700			
10/15/2023	\$172,700	\$17,270			
1/15/2024	\$189,970	\$18,997			
4/15/2024	\$208,967	\$20,897	\$15,750		\$8,000
7/15/2024	\$206,114	\$20,611			
10/15/2024	\$226,725	\$22,673			
1/15/2025	\$249,398	\$24,940			
4/15/2025	\$274,337	\$27,434			\$20,000
7/15/2025	\$281,771	\$28,177			
10/15/2025	\$309,948	\$30,995			
1/15/2026	\$340,943	\$34,094			
4/15/2026	\$375,037	\$37,504			\$27,000
7/15/2026	\$385,541	\$38,554			
10/15/2026	\$424,095	\$42,410			
1/15/2027	\$466,505	\$46,650			
4/15/2027	\$513,155	\$51,316			\$37,000
7/15/2027	\$527,471	\$52,747			
10/15/2027	\$580,218	\$58,022			
1/15/2028	\$638,239	\$63,824			
4/15/2028	\$702,063	\$70,206			\$51,000
7/15/2028	\$721,270	\$72,127			
10/15/2028	\$793,397	\$79,340			
1/15/2029	\$872,736	\$87,274			

Investment Date	Investment	Quarterly 10%	Miscellaneous Distributions	IUL-Annuity Distribution	Tax Distribution
7/15/2023	\$15,000	\$1,500			
10/15/2023	\$16,500	\$1,650			
1/15/2024	\$18,150	\$1,815			
4/15/2024	\$19,965	\$1,997			
7/15/2024	\$21,962	\$2,196			
10/15/2024	\$24,158	\$2,416			
1/15/2025	\$26,573	\$2,657			
4/15/2025	\$29,231	\$2,923			
7/15/2025	\$32,154	\$3,215			
10/15/2025	\$35,369	\$3,537			
1/15/2026	\$38,906	\$3,891			
4/15/2026	\$42,797	\$4,280			
7/15/2026	\$47,076	\$4,708			
10/15/2026	\$51,784	\$5,178			
1/15/2027	\$56,962	\$5,696			
4/15/2027	\$62,659	\$6,266			
7/15/2027	\$68,925	\$6,892			
10/15/2027	\$75,817	\$7,582			
1/15/2028	\$83,399	\$8,340			
4/15/2028	\$91,739	\$9,174			
7/15/2028	\$100,912	\$10,091			
10/15/2028	\$111,004	\$11,100			
1/15/2029	\$122,104	\$12,210			

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ordinated within your financial plan.